

# ARIF CONFECTIONARY



Presented by: Arif Hussen

# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name	:	Arif Hussen
Age	:	22 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 brothers , 1 sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <span style="background-color: black; color: black;">██████████</span> Father <span style="border: 1px solid black; display: inline-block; width: 60px; height: 20px; vertical-align: middle;"></span>
(ii) Mother's name	:	Mrs. Luckey Begum
(iii) Father's name	:	Mr. Deloar Hussen
(iv) GB member's info	:	Branch: Sonapur, Rangong      Centre: 9/ma Loan no.: 1341/3, Joining Date (old) : since 30/08/2006 (3 years) Joining Date (new): since 21/04/2013
Further Information:	:	First loan: Tk.5000/- Existing loan: Tk. 15000, Outstanding: Tk. 8000
(v) Who pays GB loan installment	:	<b>Father</b>
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education, till to date	:	<b>Class Eight</b>

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	<b>Business</b>
Business Experiences	:	<b>8 years</b>
Training Info	:	<b>Previously worked with his father.</b>  <b>Trade license- X-1</b>
Other Own/Family Sources of Income	:	<b>Father is also a businessman, runs his own business (Poultry)</b>
Other Own/Family Sources of Liabilities	:	<b>N/A</b>
NU Project Source/Reference	:	<b>GT Ramgonj Unit Office, Laxmipur.</b>

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Built own house using GB loan.
- Bought some pieces of land
- NU's Father started his business with GB  
Loan

# ***PROJECT OBJECTIVE***

- Self employment for Nobin Udyokta.**
- Create employment opportunity for others.**
- Provides quality products to the customer**
- Improving livelihood of Nobin Udyokta.**
- Contribute in improving Socio-economic condition.**

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>Arif Confectionary</b>
Address/ Location	:	<b>Baluya Choumohoni Bazar, Ramgonj, Laxmipur</b>
Total Investment in BDT	:	<b>2,00,000</b>
Financing	:	Self BDT <b>1,00,000</b> (from existing business) 50% Required Investment BDT <b>1,00,000</b> (as equity) 50%
Present salary/drawings from business (estimates)	:	10,000 Tk.
Proposed Salary		<b>10,000 Tk.</b>
Proposed Business Implementation Plan	:	<b>25%</b>
(i) % of present gross profit margin		
(ii) Estimated % of proposed gross profit margin	:	<b>25%</b>
(iii) Agreed grace period	:	<b>11 months</b>



# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
<b><u>Different kind of stock items(Existing)</u></b>			
Fridge - 35000/-	100000/-		
Furniture - 15000/-			
Bakery item - 10000/-			
Advance - 35000/-			
Yogurt+ Milk - 5000/-			
<b><u>Proposed items</u></b>			
Fridge (Deep+ normal) - 70000/-		100000/-	200000/-
Liquid milk & powder - 20000/-			
Energy & cold drinks - 5000/-			
Bakery item - 5000/-			
<b>Total Capital</b>	<b>100000/-</b>	<b>100000/-</b>	<b>200000/-</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	8340	250200	3002400
<i>Less: Cost of sales (B)</i>	7360	220800	2649600
<b>Gross Profit (C) [C=(A-B)]</b>	980	29400	352800
<b><i>Less: Operating Costs</i></b>			
Electricity bill		500	6000
Generator bill		300	3600
Shop Rent		1500	18000
Night Guard bill		100	1200
Mobile bill		60	720
G.B loan installment		1320	15840
Present salary-Employee (1)		4000	48000
Others cost		1000	12000
Conveyance		1000	12000
<b>Total Operating Cost (D)</b>		<b>9780</b>	<b>117360</b>
<b>Net Profit (C-D):</b>		<b>19620</b>	<b>235440</b>



# Financial Projection

Particulars	Daily Profit	Monthly (1st yr)	1st year	2nd yr daily profit	monthly (2nd yr)	yearly (2nd yr)
Estimated sales		535500	6426000		684000	8208000
Less: cost of sales		484500	5814000		614400	7372800
<b>Gross Profit</b>		<b>51000</b>	<b>612000</b>		<b>69600</b>	<b>835200</b>
<b>Operating Costs</b>						
Rent		1500	18000		1500	18000
Own salary		10000	120000		12000	144000
Staff salary (2)		10000	120000		10000	120000
Electricity		1000	12000		1000	12000
Generator		500	6000		550	6600
Mobile bill ( sms)		100	1200		100	1200
Night guard		100	1200		200	2400
Others+ conveyance		2500	30000		3000	36000
<b>Total cost</b>		<b>25700</b>	<b>308400</b>		<b>28350</b>	<b>340200</b>
<b>Net Profit</b>		<b>25300</b>	<b>303600</b>		<b>41250</b>	<b>495000</b>
Pay back			60000			60000
<b>Retained money</b>			<b>243600</b>			<b>435000</b>

# SWOT ANALYSIS

## **S**TRENGTH

- ✓ Long standing relationship with Grameen
- ✓ Well Known business man in locality
- ✓ Provide quality products
- ✓ Experience

## **W**EAKNESS

- ✓ Over stock
- ✓ Credit sales
- ✓ Increase milk price

## **O**PPORTUNITIES

- ✓ Availability of milk and other products.
- ✓ Central point of market
- ✓ Near to school, madrasha, bank.

## **T**HREATS

- ✓ Load shading
- ✓ Theft
- ✓ Fire





Presented at 28<sup>th</sup> SB Executive Design Lab on  
September 7, 2014 at Yunus Centre

Thank you